

**FORM B1****United States Bankruptcy Court  
District of New Jersey****Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Giosa, Frank</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Barbato Giosa, Karen</b>
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>6736</b>	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>0344</b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>13 Royalty Lane Laurel Spring, NJ 08021</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>13 Royalty Lane Laurel Spring, NJ 08021</b>
County of Residence or of the Principal Place of Business: <b>Camden</b>	County of Residence or of the Principal Place of Business: <b>Camden</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor  
(if different from street address above):

**Information Regarding the Debtor (Check the Applicable Boxes)****Venue** (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor** (Check all boxes that apply)

Individual(s)       Railroad  
 Corporation       Stockbroker  
 Partnership       Commodity Broker  
 Other       Clearing Bank

**Chapter or Section of Bankruptcy Code Under Which the Petition is Filed** (Check one box)

Chapter 7       Chapter 11       Chapter 13  
 Chapter 9       Chapter 12  
 Sec. 304 - Case ancillary to foreign proceeding

**Nature of Debts** (Check one box)

Consumer/Non-Business       Business

**Chapter 11 Small Business** (Check all boxes that apply)

Debtor is a small business as defined in 11 U.S.C. § 101  
 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

**Statistical/Administrative Information** (Estimates on

Case # 05-33296

Debtors: Filed: 07/15/05

Debtor estimates that funds will be available for distribution  
 Debtor estimates that, after any exempt property is paid, there will be no funds available for distribution

Estimated Number of Creditors      **1-15**      **16-49**  
     

Estimated Assets  

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 and over
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts  

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 and over
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Debtor(s):**

Frank Giosa  
Karen Barbato Giosa

*GB***UNITED STATES BANKRUPTCY COURT**

District of New Jersey

RECEIPT

# 000282894 - JL

02:27 PM, July 19, 2005

Chapter 7

Camden

Code

NF

Qty

1

Amount

\$39.00

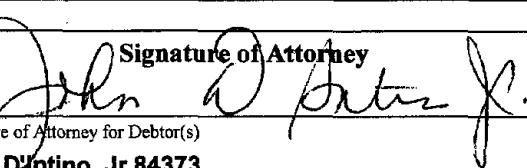
07

1

\$170.00

**TOTAL PAID: \$209.00**

From: Law Offices of John D'Intino, Jr  
Atriums at Green Tree Route 73  
10000 Lincoln Drive West, Suite 1  
Marlton, NJ 08053

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Giosa, Frank &amp; Barbato Giosa, Karen</b>
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b>		
I declare under penalty of perjury that the information provided in this petition is true and correct.		
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
X	Signature of Debtor	<b>Frank Giosa</b>
X	Signature of Joint Debtor	<b>Karen Barbato Giosa</b>
(856) 566-0211		
Telephone Number (If not represented by attorney)		
<b>July 15, 2005</b>		
Date		
 <b>Signature of Attorney</b> Signature of Attorney for Debtor(s) <b>John D'Intino, Jr 84373</b> Printed Name of Attorney for Debtor(s)		
Firm Name <b>3 N. 2nd Street, 3rd Floor</b> Address <b>Philadelphia, PA 19106</b>		
Telephone Number <b>July 15, 2005</b> Date		
<b>Signature of Debtor (Corporation/Partnership)</b>		
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.		
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
X	Signature of Authorized Individual	
Printed Name of Authorized Individual Title of Authorized Individual Date		
<b>Exhibit A</b>		
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)		
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		
<b>Exhibit B</b>		
(To be completed if debtor is an individual whose debts are primarily consumer debts)		
I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.		
X	Signature of Attorney for Debtor(s)	<b>7/15/05</b>
Date		
<b>Exhibit C</b>		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.		
<input checked="" type="checkbox"/> No		
<b>Signature of Non-Attorney Petition Preparer</b>		
I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.		
Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address		
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:		
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
X	Signature of Bankruptcy Petition Preparer	
Date		
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.		

American Express  
PO Box 740640  
Ft. Lauderdale, FL 30374

AT& T Wireless  
PO Box 8229  
Aurora, IL 60572

Bank Of American  
1825 E. Buckeye Road  
Phoenix, AZ 85034

Bank One Delaware, NA  
800 Brooksedge Blvd  
Westerville, OH 43081

Capital One  
PO Box 85147  
Richmond, VA 23276

Chase NA  
100 Duffy Avenue  
Hicksville, NY 11801

Citibank  
PO Box 6241  
Sioux Falls, SD 57117

Citibank USA  
Pencaser Corp Center  
110 Lake Drive  
Newark, DE 19702

City Of Philadelphia  
C/O LDC Collection Systems  
PO Box 41819  
Philadelphia, PA 19101

Collectcorp Corporation  
455 N. 3rd Street, Suite 260  
Phoenix, AR 85004-3924

Discover Bank  
PO Box 15316  
Wilmington, DE 19850

Express  
PO Box 330066  
Northglenn, CO 80233

First Card  
PO Box 5087  
Rockford, IL 61125

First Performance Recovery Corp  
PO Box 18049  
Hauppauge, NY 11788

Florence And Albert Barbato  
6101 Ventor Avenue  
Ventor, NJ 08406

Good's Furniture  
Retail Services  
PO Box 17602  
Baltimore, MD 21297-1602

Household Bank  
PO Box 15524  
Wilmington, DE 19850

JC Penney  
PO Box 960001  
Orlando, FL 32896

Lowes  
PO Box 103080  
Roswell, GA 30076

LVNV Funding LLC  
15 S. Main Street, Suite 700  
Greenville, SC 29601

Macy's  
5300 Kings Island Drive  
Mason, OH 45040

MBNA America Bank  
PO Box 15026  
Wilmington, DE 19884

MCCBG/Old Navy  
Branch C11A  
PO Box 29116  
Shawnee Mission, KS 66201

NCO Financial Systems, Inc.  
PO Box 8180  
Philadelphia, PA 19101

NCO Financial Systems, Inc.  
PO Box 41417  
Philadelphia, PA 19101

New York & Co  
PO Box 182122  
Columbus, OH 43218

Nextel Communications  
PO Box 17621  
Baltimore, MD 21297

RMCB  
PO Box 1238  
Elmsford, NY 10523

Ron Z. Opher, Esquire  
One Greentree Centre, SUite 201  
Marlton, NJ 08053

Sears National Bank  
Po Box 182149  
Columbus, OH 43218-2149

Sherman Acquisitions, LP  
9700 Bissonnet, Suite 2000  
PO Box 740281  
Houston, TX 77274

Sherman Acquisitions, LP  
9700 Bissonnet St., Suite 2000  
PO Box 740281  
Houston, TX 77274

Strawbridge & Clothier  
PO Box 1879  
Laurel Spring, NJ 08021

The Avenue  
Po Box 29185  
Shawnee Mission, KS 66201

TJX Companies  
770 Cochituate Road  
Fromingham, MA 01701

Van Ru Credit Corporation  
PO Box 46249  
Lincolnwood, IL 60646

Ventus Capital Services, LP  
PO Box 4607  
Chesterfield, MO 63006

Verizon  
PO Box 612727  
DFW AIRport, TX 75261

West Asset Management, Inc.  
PO Box 724747  
Atlanta, GA 31139

WFFNB/VS  
PO Box 182128  
Columbus, OH 43218

World Savings And Loan  
PO Box 60129  
Los Angeles, CA 90060